

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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PNC Bank, National Association

In Re:

Martin Labowicz
Noelle Labowicz

Debtors



Order Filed on November 19, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 24-12474 MEH

Adv. No.:

Hearing Date: 11/19/2024 @ 9:00 a.m.

Judge: Mark E. Hall

**ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: November 19, 2024

A handwritten signature in black ink, appearing to read "Mark E. Hall".

Honorable Mark E. Hall
United States Bankruptcy Judge

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Debtors: Martin Labowicz & Noelle Labowicz

Case No: 24-12474 MEH

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 3 Laurel Ct, Hamilton Twsp, NJ, 08690, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert Swan, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 6, 2024, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2024 through November 2024 for a total post-petition default of \$4,070.10 (3 @ \$1,774.02 less suspense \$1,251.96); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall make a payment of \$775.00 directly to Secured Creditor no later than November 13, 2024, and \$1,000.00 no later than November 27, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,295.10 will be no later than December 31, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 2024, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.

In re:
Noelle Labowicz
Martin Labowicz
Debtors

Case No. 24-12474-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Nov 19, 2024

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Noelle Labowicz, Martin Labowicz, 3 Laurel Court, Trenton, NJ 08690-3354

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Peter E. Meltzer	on behalf of Creditor One Main Financial Group LLC pmeltzer@wglaw.com ibernatski@wglaw.com
Robert G. Swan	on behalf of Joint Debtor Martin Labowicz lawofficeofrswan@aol.com swan.robertb131554@notify.bestcase.com
Robert G. Swan	on behalf of Debtor Noelle Labowicz lawofficeofrswan@aol.com swan.robertb131554@notify.bestcase.com
U.S. Trustee	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Nov 19, 2024

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6